Electronic Acknowledgement Receipt						
EFS ID:	8509405					
Application Number:	10814800					
International Application Number:						
Confirmation Number:	4936					
Title of Invention:	REDUCING RISK IN A PAYMENT-BASED TRANSACTION BY RETURNING PAYMENT AUTHORIZING INSTRUCTIONS TO A PAYMENT QUEUE FOR LAT RE-EVALUATION					
First Named Inventor/Applicant Name:	Kathleen Tyson-Quah					
Customer Number:	25096					
Filer:	Steven D. Lawrenz/Tracy Meeker					
Filer Authorized By:	Steven D. Lawrenz					
Attorney Docket Number:	32052-9195.US04					
Receipt Date:	27-SEP-2010					
Filing Date:	31-MAR-2004					
Time Stamp:	19:55:23					
Application Type:	Utility under 35 USC 111(a)					

Payment information:

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /₊zip	Pages (if appl.)
Post Allowance Communic Incoming	Post Allowance Communication -	2010_9_27_Response_to_Notic e.PDF	46632	no	2
	Incoming		91ca296c953fe92e45a5fe2ee6a7a7b49033 65cb		

Warnings:

Information:

2	Drawings-only black and white line drawings	32052_9195_US4_Replacemen t_Sheet.PDF	12907 5749286697934ef2b2d80617fbc17956e3f3 006a	no	1
Warnings:					
Information					
Total Files Size (in bytes): 59539					

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.